

VII. Details of Transaction

1. Fund Balance	100000.00
2. Acquisition of property	0.00
3. Depreciation expense	0.00
4. Transfer of resources from HE to other fund	0.00
5. Ending cash balance	0.00
6. Ending position	0.00
7. Ending cash balance	0.00
8. Ending cash balance	0.00
9. Ending cash balance	0.00
10. Ending cash balance	0.00
11. Ending cash balance	0.00
12. Ending cash balance	0.00
13. Ending cash balance	0.00
14. Ending cash balance	0.00
15. Ending cash balance	0.00
16. Ending cash balance	0.00
17. Ending cash balance	0.00
18. Ending cash balance	0.00
19. Ending cash balance	0.00
20. Ending cash balance	0.00
21. Ending cash balance	0.00
22. Ending cash balance	0.00
23. Ending cash balance	0.00
24. Ending cash balance	0.00
25. Ending cash balance	0.00
26. Ending cash balance	0.00
27. Ending cash balance	0.00
28. Ending cash balance	0.00
29. Ending cash balance	0.00
30. Ending cash balance	0.00
31. Ending cash balance	0.00
32. Ending cash balance	0.00
33. Ending cash balance	0.00
34. Ending cash balance	0.00
35. Ending cash balance	0.00
36. Ending cash balance	0.00
37. Ending cash balance	0.00
38. Ending cash balance	0.00
39. Ending cash balance	0.00
40. Ending cash balance	0.00
41. Ending cash balance	0.00
42. Ending cash balance	0.00
43. Ending cash balance	0.00
44. Ending cash balance	0.00
45. Ending cash balance	0.00
46. Ending cash balance	0.00
47. Ending cash balance	0.00
48. Ending cash balance	0.00
49. Ending cash balance	0.00
50. Ending cash balance	0.00
51. Ending cash balance	0.00
52. Ending cash balance	0.00
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58. Ending cash balance	0.00
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62. Ending cash balance	0.00
63. Ending cash balance	0.00
64. Ending cash balance	0.00
65. Ending cash balance	0.00
66. Ending cash balance	0.00
67. Ending cash balance	0.00
68. Ending cash balance	0.00
69. Ending cash balance	0.00
70. Ending cash balance	0.00
71. Ending cash balance	0.00
72. Ending cash balance	0.00
73. Ending cash balance	0.00
74. Ending cash balance	0.00
75. Ending cash balance	0.00
76. Ending cash balance	0.00
77. Ending cash balance	0.00
78. Ending cash balance	0.00
79. Ending cash balance	0.00
80. Ending cash balance	0.00
81. Ending cash balance	0.00
82. Ending cash balance	0.00
83. Ending cash balance	0.00
84. Ending cash balance	0.00
85. Ending cash balance	0.00
86. Ending cash balance	0.00
87. Ending cash balance	0.00
88. Ending cash balance	0.00
89. Ending cash balance	0.00
90. Ending cash balance	0.00
91. Ending cash balance	0.00
92. Ending cash balance	0.00
93. Ending cash balance	0.00
94. Ending cash balance	0.00
95. Ending cash balance	0.00
96. Ending cash balance	0.00
97. Ending cash balance	0.00
98. Ending cash balance	0.00
99. Ending cash balance	0.00
100. Ending cash balance	0.00

Details of Transaction: 100000.00

Print Previous Next Back Cancel

Fig. 1

Details Of Transaction Calculator (2 of 7)

Line Interest Only

20000 20000 2

Partial Purchase Money 6 120 28

Do Not Waive Fee Yes

20000 567.00 20000

0.00 0.00

Print Cancel

Fig. 2

310

10072729.020702

Loan to Value Calculator

Loan Amount

100000.00

Appraised Value

100000.00

Desired LTV

80000.00

Maximum Cash Out

10000.00

Interest Rate

80.0000

Term in Months

90.0000

Principal	Interest	Monthly Pmt	Total Pmt	Total Int
100,000.00	100,000.00	80,000.00	80.00	90.00

OK

Cancel

Help

Fig. 3

SUBORDINATE FINANCING SCREEN-SUBJECT PROPERTY

New Subordinate Financing Lien(Home Equity): 510

Product _____ Payment Option _____ Loan or Line _____
 Amt Disbursed _____ Total Loan/Line Amount _____ Term _____ Lien Position _____
 Purpose _____ ACH _____ Payment Due Date _____
 Waive Deferred Orig _____

Sweep _____ Annual Review _____ 520

Other NEW Financing Totals (NON- Home Equity): 530

Line(s): BAL(s) _____ Pymt(s) _____ Line Limit(s) _____
 Loan(s): BAL(s) _____ Pymt(s) _____

Other Financing: Existing

Line(s): BAL(s) _____ Pymt(s) _____ Line Limit(s) _____
 Loan(s): BAL(s) _____ Pymt(s) _____

Fig. 5

10072729.020702



Equity Direct Sales Referral Process

EQUITY



Community Banks Referral process



HMC:

Sells the HAMA program
Completes Loan Application
Orders/Receives Credit Report
Submit 1st and 2nd to Pricing Engines
Auto-Decisions 1st and 2nd
Print 1st Compliance Documents
Upload initiates
auto-application feed
Receives 1st and 2nd Loan Status via system
Retention application identifies HAMA loans



Sales Account BQs
Sells the HAMA
Starts Application
Submits 1st and 2nd to pricing Engines
Uploads Application



Processing Center

Completes application with new fields
1 time auto-feed of 2nd application data from Mortgage
Decisions all "referral" decisions
Communicates 2nd decisions and status updates to Mortgage Operations
Receives daily change report for 1st changes
Prepares 2nd Compliance Documents
Prepares Closing Package
Audits Files
Complete the annual review process and item re-recording.



Mortgage Processing

Processes Application with new fields
Submit 1st and 2nd to Pricing Engines
Auto-Decisions 1st and 2nd
Communicates 2nd decisions and status updates to Operations
Receives 2nd Loan Status via system
Prepares Closing Package
Submits File to Post-Closing



Mortgage Processing Center 2

Pulls Credit Report
Processes Application with new fields
Auto-Decisions 1st and 2nd
Decision initiates the automated info feed
Submit 1st and 2nd to Pricing Engines
Print 1st Compliance Documents
Communicates 2nd decisions and status updates to Operations
Receives 2nd Loan Status via system
Issues commitment letters



Closing
2 Sets of Closing Documents for 1st and 2nd sent independently to the closing agent



HAMA Customer Service Call Center
Answer General Questions
Warm Transfers when required



Mortgage Servicing Billing/Payment Processing Collections
Payoff and Refinance Marketing, etc.



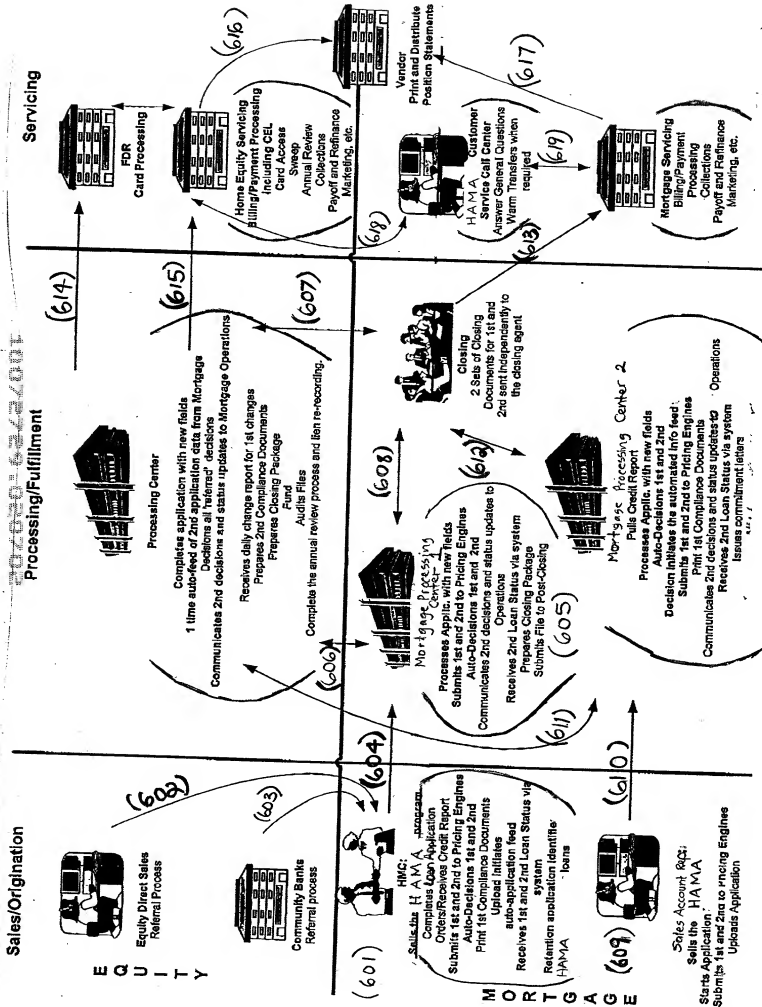
FDR Card Processing



Home Equity Servicing Billing/Payment Processing Refinancing CCL Card Services Annual Review Collections
Payoff and Refinance Marketing, etc.



Vendor Print and Distribute Position Statements



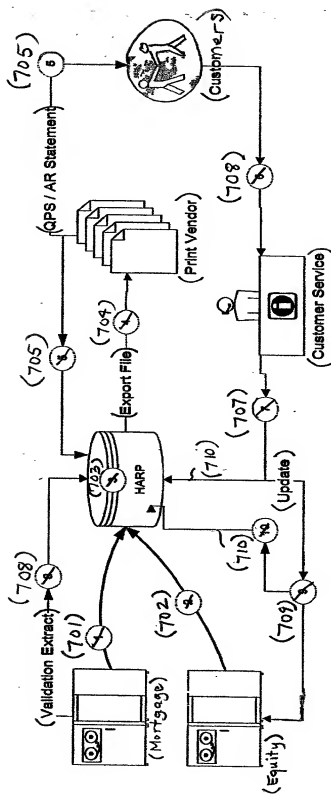


Fig. 7